

Marie-Ann Greenberg, Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 12/31/2014**

**Chapter 13 Case # 10-14760**

Re: KAREN MCCOMBS  
21 COLGATE DR  
NEWARK, NJ 07103

Atty: FITZGERALD & ASSOCIATES, PC  
649 NEWARK AVE  
JERSEY CITY, NJ 07306

**RECEIPTS AS OF 12/31/2014**

(Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
03/09/2010	\$1,000.00	17839600604	03/09/2010	\$38.00	17839600615
04/07/2010	\$68.00	17354262137	04/07/2010	\$1,000.00	17354262126
05/07/2010	\$38.00	103234902991	05/07/2010	\$1,000.00	103234902980
06/09/2010	\$38.00	102639978540	06/09/2010	\$1,000.00	102639978551
07/08/2010	\$38.00	102673862269	07/08/2010	\$1,000.00	102673862258
08/10/2010	\$38.00	102673886678	08/10/2010	\$1,000.00	102673886689
09/09/2010	\$1,000.00	102613257472	09/09/2010	\$38.00	102613257483
10/13/2010	\$1,000.00	102696999449	10/13/2010	\$38.00	102696999450
11/09/2010	\$1,000.00	103833929771	11/09/2010	\$40.00	103833929782
01/05/2011	\$38.00	103690459048	01/05/2011	\$1,000.00	103690459037
02/15/2011	\$1,000.00	103918750903	02/15/2011	\$36.00	103918750914
03/15/2011	\$1,000.00	103976401166	03/15/2011	\$38.00	103976401177
04/14/2011	\$1,000.00	104035595796	04/14/2011	\$39.00	104035595807
05/17/2011	\$38.00	104109428599	05/17/2011	\$1,000.00	104109428588
06/14/2011	\$1,000.00	104109444164	06/14/2011	\$39.00	104109444175
07/13/2011	\$38.00	104124655327	07/13/2011	\$1,000.00	104124655316
08/23/2011	\$1,000.00	104241362434	08/23/2011	\$38.00	104241362423
09/19/2011	\$1,000.00	104241385336	09/19/2011	\$38.00	104241385347
10/19/2011	\$1,000.00	104310998330	10/19/2011	\$38.00	104310998341
12/08/2011	\$1,000.00	104457272282	12/08/2011	\$38.00	104457272293
01/24/2012	\$1,000.00	104623736866	01/24/2012	\$39.00	104623736877
02/16/2012	\$1,000.00	104707672674	02/16/2012	\$39.00	104707672663
03/20/2012	\$39.00	104707630291	03/20/2012	\$1,000.00	104707630302
04/18/2012	\$1,000.00	104859105087	04/18/2012	\$39.00	104859105098
05/15/2012	\$1,000.00	104859035622	05/15/2012	\$39.00	104859035633
06/19/2012	\$1,000.00	104948070030	06/19/2012	\$39.00	104948070029
07/25/2012	\$39.00	20295610143	07/25/2012	\$1,000.00	20295610132
08/20/2012	\$1,000.00	20295601885	08/20/2012	\$39.00	20295601896
09/18/2012	\$39.00	20295618838	09/18/2012	\$1,000.00	20295618827
10/23/2012	\$1,000.00	20521385313	10/23/2012	\$39.00	20521385324
11/21/2012	\$1,000.00	20521383300	11/21/2012	\$40.00	20521383311
12/28/2012	\$40.00	20644681228	12/28/2012	\$1,000.00	20644681217
01/29/2013	\$1,000.00	20644687675	01/29/2013	\$40.00	20644687686

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Date	Amount	Source Document No.	Date	Amount	Source Document No.
03/07/2013	\$1,000.00	20521399421	03/07/2013	\$40.00	20521399432
03/20/2013	\$1,000.00	103497576061	03/20/2013	\$38.00	103497576072
04/16/2013	\$1,000.00	20860637321	04/16/2013	\$40.00	20860637332
05/16/2013	\$1,000.00	21141976285	05/16/2013	\$155.00	21141976296
06/11/2013	\$1,000.00	20521382422	06/11/2013	\$153.00	20521382433
07/15/2013	\$1,000.00	20860643070	07/15/2013	\$176.00	20860643081
08/13/2013	\$126.00	21141950758	08/13/2013	\$1,000.00	21141950747
08/13/2013	\$50.00	105776174416	09/23/2013	\$1,000.00	21141952514
09/23/2013	\$180.00	21141952525	10/22/2013	\$176.00	105776153208
10/22/2013	\$1,000.00	105776153197	11/22/2013	\$178.00	105776111419
11/22/2013	\$1,000.00	105776111420	12/24/2013	\$1,000.00	21141968231
12/24/2013	\$175.00	21141968242	01/28/2014	\$1,000.00	21338577900
01/28/2014	\$175.00	21338577911	02/25/2014	\$1,000.00	21338580082
02/25/2014	\$176.00	21338580093	03/25/2014	\$175.00	21338595628
03/25/2014	\$1,000.00	21338595617	04/29/2014	\$176.00	21555558753
04/29/2014	\$1,000.00	21555558742	05/28/2014	\$1,000.00	21555567224
05/28/2014	\$178.00	21555567235	07/01/2014	\$1,000.00	21555552497
07/01/2014	\$179.00	21555552508	07/30/2014	\$178.00	22112931780
07/30/2014	\$1,000.00	22112931778	10/01/2014	\$1,000.00	22112949115
10/01/2014	\$178.00	22112949126	10/03/2014	\$1,000.00	22112942084
10/03/2014	\$178.00	22112942095	10/28/2014	\$1,000.00	22349932571
10/28/2014	\$178.00	22349932582	11/25/2014	\$179.00	22349928418
11/25/2014	\$1,000.00	22349928407	12/30/2014	\$179.00	22533810928
12/30/2014	\$1,000.00	22533810917			

**Total Receipts: \$60,918.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$60,918.00**

**LIST OF PAYMENTS TO CLAIMS AS OF 12/31/2014**

(Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
CITY OF NEWARK	07/16/2010	\$16.91	610,639	07/16/2010	\$863.98	610,640
	08/12/2010	\$18.50	612,461	08/12/2010	\$944.77	612,462
	09/15/2010	\$18.50	614,148	09/15/2010	\$944.77	614,149
	10/21/2010	\$18.18	615,971	10/21/2010	\$928.48	615,972
	11/18/2010	\$18.18	617,793	11/18/2010	\$928.48	617,794
	12/16/2010	\$18.21	619,448	12/16/2010	\$930.27	619,449
	02/17/2011	\$13.36	622,721	02/17/2011	\$682.56	622,722
CR EVERGREEN LLC	02/17/2011	\$44.44	623,859	02/17/2011	\$137.21	623,859
	03/24/2011	\$167.48	625,723	03/24/2011	\$517.05	625,723
	04/21/2011	\$535.07	627,507	04/21/2011	\$173.32	627,507
	05/19/2011	\$535.59	629,190	05/19/2011	\$173.49	629,190
	06/23/2011	\$535.09	631,179	06/23/2011	\$173.30	631,179
	07/20/2011	\$535.59	632,828	07/20/2011	\$173.50	632,828
	08/10/2011	\$535.08	634,518	08/10/2011	\$173.32	634,518
	09/14/2011	\$173.32	636,485	09/14/2011	\$535.08	636,485
	10/19/2011	\$524.87	638,592	10/19/2011	\$170.00	638,592
	11/16/2011	\$342.43	640,544	11/16/2011	\$110.91	640,544

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
DISCOVER BANK	02/17/2011	\$16.75	623,885		03/24/2011	\$63.13	625,755
	04/21/2011	\$65.35	627,536		05/19/2011	\$65.40	629,218
	06/23/2011	\$65.33	631,209		07/20/2011	\$65.40	632,852
	08/10/2011	\$65.34	634,543		09/14/2011	\$65.34	636,511
	10/19/2011	\$64.08	638,617		11/16/2011	\$41.82	640,567
	01/18/2012	\$61.71	644,657		02/14/2012	\$61.76	646,630
	03/21/2012	\$61.77	648,892		04/16/2012	\$61.77	650,861
	12/15/2014	\$39.38	721,540				
EAST BAY FUNDING	01/18/2012	\$505.35	644,664		01/18/2012	\$163.71	644,664
	02/14/2012	\$505.89	646,636		02/14/2012	\$163.85	646,636
	03/21/2012	\$505.86	648,898		03/21/2012	\$163.85	648,898
	04/16/2012	\$505.86	650,866		04/16/2012	\$163.86	650,866
	12/15/2014	\$322.51	721,561		12/15/2014	\$104.46	721,561
Marie-Ann Greenberg	05/20/2010	\$151.63	607,862		06/17/2010	\$74.74	609,539
	07/16/2010	\$74.74	611,162		08/12/2010	\$74.73	612,951
	09/15/2010	\$74.73	614,651		10/21/2010	\$91.34	616,485
	11/18/2010	\$91.34	618,238		12/16/2010	\$91.52	619,890
	02/17/2011	\$91.06	623,033		03/24/2011	\$91.45	624,202
	04/21/2011	\$60.20	626,136		05/19/2011	\$60.26	627,881
	06/23/2011	\$60.20	630,180		07/20/2011	\$60.26	631,605
	08/10/2011	\$60.20	633,167		09/14/2011	\$60.19	634,890
	10/19/2011	\$78.88	636,927		11/16/2011	\$51.47	639,034
	01/18/2012	\$106.30	643,603		02/14/2012	\$78.96	646,774
	03/21/2012	\$78.96	8,000,000		04/16/2012	\$78.96	8,000,001
	05/16/2012	\$78.96	8,000,002		06/18/2012	\$52.99	8,000,003
	07/16/2012	\$52.99	8,000,004		09/07/2012	\$81.04	8,000,006
	07/12/2013	\$14.51	8,000,023				
PAT CARABELLESE	05/16/2012	\$960.05	652,046		06/18/2012	\$986.01	654,284
	07/16/2012	\$986.01	656,512		09/06/2012	(\$960.05)	652,046
	09/07/2012	\$3,035.98	660,712		10/04/2012	(\$986.01)	654,284
	11/07/2012	(\$986.01)	656,512		01/07/2013	(\$3,035.98)	660,712
PRA RECEIVABLES MANAGEMENT LLC	02/17/2011	\$43.14	624,057		02/17/2011	\$6.24	624,057
	03/24/2011	\$162.58	625,958		03/24/2011	\$14.02	625,958
	03/24/2011	\$23.53	625,958		04/21/2011	\$11.47	627,731
	04/21/2011	\$24.35	627,731		04/21/2011	\$168.24	627,731
	05/19/2011	\$11.47	629,399		05/19/2011	\$168.41	629,399
	05/19/2011	\$24.38	629,399		06/23/2011	\$168.25	631,428
	06/23/2011	\$24.35	631,428		06/23/2011	\$11.47	631,428
	07/20/2011	\$11.48	633,018		07/20/2011	\$168.41	633,018
	07/20/2011	\$24.37	633,018		08/10/2011	\$168.25	634,736
	08/10/2011	\$11.46	634,736		08/10/2011	\$24.35	634,736
	09/14/2011	\$11.47	636,741		09/14/2011	\$168.25	636,741
	09/14/2011	\$24.35	636,741		10/19/2011	\$23.89	638,847
	10/19/2011	\$11.25	638,847		10/19/2011	\$165.03	638,847
	11/16/2011	\$107.66	640,777		11/16/2011	\$7.33	640,777
	11/16/2011	\$15.58	640,777		01/18/2012	\$23.00	644,902
	01/18/2012	\$158.92	644,902		01/18/2012	\$10.84	644,902
	02/14/2012	\$159.05	646,857		02/14/2012	\$10.83	646,857
	02/14/2012	\$23.02	646,857		03/21/2012	\$23.02	649,144
	03/21/2012	\$159.06	649,144		03/21/2012	\$10.85	649,144
	04/16/2012	\$159.06	651,074		04/16/2012	\$23.02	651,074
	04/16/2012	\$10.83	651,074		12/15/2014	\$14.68	722,299
	12/15/2014	\$101.41	722,299		12/15/2014	\$6.92	722,299

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
UNITED STATES TREASURY/IRS	01/18/2012	\$368.97	645,010	02/14/2012	\$35.64	646,956
	03/21/2012	\$35.62	649,262	04/16/2012	\$35.64	651,169
	12/15/2014	\$22.71	8,000,091			

## CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			3,476.57	TBD
ATTY	ATTORNEY (S) FEES	ADMIN	3,400.00	100.00%	3,400.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0002	BAC HOME LOANS SERVICE	MORTGAGE ARRI	0.00	100.00%	0.00	0.00
0003	EAST BAY FUNDING	UNSECURED	7,724.60	100.00%	7,078.53	646.07
0004	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	2,428.86	100.00%	2,225.72	203.14
0005	CITY OF NEWARK	SECURED	121.84	100.00%	121.84	0.00
0007	DISCOVER BANK	UNSECURED	943.22	100.00%	864.33	78.89
0008	DSNB MACYS	UNSECURED	0.00	100.00%	0.00	0.00
0009	EXXMBLCITI	UNSECURED	0.00	100.00%	0.00	0.00
0010	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	165.53	100.00%	151.69	13.84
0011	WEB BANK/DFS	UNSECURED	0.00	100.00%	0.00	0.00
0012	EAST BAY FUNDING	UNSECURED	2,502.08	100.00%	2,292.81	209.27
0013	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	351.53	100.00%	322.13	29.40
0014	DISCOVER FIN SVCS LLC	UNSECURED	0.00	100.00%	0.00	0.00
0015	DSNB MACYS	UNSECURED	0.00	100.00%	0.00	0.00
0016	CITY OF NEWARK	SECURED	6,223.31	100.00%	6,223.31	0.00
0017	UNITED STATES TREASURY/IRS	UNSECURED	544.09	100.00%	498.58	45.51
0018	PAT CARABELLESE	SECURED	33,138.89	100.00%	0.00	33,138.89

Total Paid: \$26,655.51

See Summary

## SUMMARY

Summary of all receipts and disbursements from the date the case was filed, to and including: January 15 , 2015.

Receipts: \$60,918.00 - Paid to Claims: \$19,778.94 - Admin Costs Paid: \$6,876.57 = Funds on Hand: \$34,262.49

**\*\*NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.